

GinnieNET Single Family Import File Layouts

Effective January 1, 2015

Notes on the new Single Family File Import Layout

As part of the GinnieNET enhancements in order to provide greater flexibility for additional data elements in the future, the import and export layouts have been changed.

Single-family Pool consists of the several Levels of Information and the new Import Layout has been structured as follows:

each Level of Information, i.e. Pool Level Information, Mortgage Level Information, etc., is represented by a **group of Physical Records** (i.e. actual records) **which is called a Logical Record**.

New format:

Physical Record length 80 bytes

Physical Record Type Indicator - 3 bytes (e.g. M16).

A Single-family Pool consists of the following Logical Records (groups of records):

1. The **Pool Logical Record (group of Pool records)** which contains physical records with record types of **P01, P02, P03, P04, P05, P06**;
 - 1.1. Totals Information is located in the records P03, P04, P05.
2. The **Mortgage Logical Record(s) (group(s) of Mortgage record(s))** which contains physical records with record types of **M01, M02, M03, M04, M05, M06, M07, M08, M10**;
 - 2.1. Primary Borrower Information is located in the physical record with record type M04;
 - 2.2. Co-borrowers Information is located in the physical record(s) with record types M05, M06, M07, M08 (physical records M05 - M08 would be omitted if there is no co-borrower);
 - 2.3. ARM data is located in the physical record with record type M10 - this data would not be present in a non-ARM loan.
3. The **Subscriber Logical Record(s) (group(s) of subscriber record(s))** which contains physical records with record types of **S01, S02**;
4. The **Master Agreement Logical Record(s) (group(s) of Master Agreement record(s))** which contains physical records with record type of **A01**;
5. The **Serial Notes Logical Record (group of Serial Notes record(s))** which contains physical records with record types of **N01 through N99** (this Logical Record will be present only for Serial Notes pool);
6. The **Builder Bond Logical Record (group of Builder Bond record(s))** which contains physical records with record types of **B01 through B26** (this Logical Record will be present only for Builder Bond pool);
7. The **Terminated Pools Logical Record(s) (group of Terminated Pool record(s))** which contains physical records with record types of **F01 through F99** (this Logical Record will be present only for Consolidation pool).

Each **Logical Record consists of multiple records** that are **80 bytes** in length.

Logical Records in Single-family pool will be expected in Pool, Mortgage, etc. order. Within each Logical Record (e.g. Pool, Mortgage, etc.), records will be in order, but not necessarily sequential.

A **Logical Record only needs to be present when it contains required information** - for example, Serial note

records are only included in serial note pools

Similarly, physical records inside the group only need to be present when they contain required information.

Changes since the prior version are specified at the end of the full set of record descriptions.

POOL RECORD LAYOUT (11705) P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	P01	Record Type- Always P01.
2	Filler	Space	1		4	4		Filler
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999	The Ginnie Mae Pool identifier
4	Issue Type	Alpha	1		11	1	X, C or M	Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)".
5	Pool Type	Alpha	2		12	13		See Pool Types List

6	Issuer ID	Alphanumeric	4		14	17	9999	Number Ginnie Mae assigned to this Mortgage-Backed Securities issuer organization.
7	Custodian ID	Alphanumeric	6		18	23	999999	The issuer's document custodian ID number assigned to this pool.
8	Issue Date	Date	8		24	31	YYYYMMDD	The date the pool was issued; always the first of any given month.
9	Settlement Date	Date	8		32	39	YYYYMMDD	The date the new issue security should be delivered to the Fed for clearing
10	OAA	Numeric	14	2	40	53	999999999999.99	Original Aggregate Amount - The pool principal balance at origination. This is the sum of the mortgage outstanding balances.
11	Security Rate	Numeric	6	3	54	59	99.999	Interest rate associated with the Security.
12	Low Rate	Numeric	6	3	60	65	99.999	The lowest loan interest rate in the pool.
13	High Rate	Numeric	6	3	66	71	99.999	The highest loan interest rate in the pool.

14	Method	Alpha	2		72	73	CD or IR	The pool amortization method; CD = Concurrent Date and IR = Internal Reserve
15	Lookback Period	Numeric	2		74	75	30 or 45	Establishes the index used to calculate the new interest rate for an adjustable-rate mortgage on each scheduled interest rate change date
16	Filler	Space	5		76	80		Filler

Pool Type - The type of Single Family MBS pool, defined as follows:

SF	A pool consisting of Single-Family, level-payment mortgages.
MH	A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.
GP	A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.
GT	A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.
GA	A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.
GD	A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.
AR or AQ	A pool consisting of 1 Year adjustable rate CMT mortgages
AT	A pool consisting of 3 Year adjustable rate CMT mortgages
AF or FT	A pool consisting of 5 Year adjustable rate CMT mortgages.
AS	A pool consisting of 7 Year adjustable rate CMT mortgages
AX	A pool consisting of 10 Year adjustable rate CMT mortgages
RL or QL	A pool consisting of 1 Year adjustable rate LIBOR mortgages
TL	A pool consisting of 3 Year adjustable rate LIBOR mortgages
FL	A pool consisting of 5 Year adjustable rate LIBOR mortgages
FB	A pool consisting of 5 Year adjustable rate LIBOR mortgages
SL	A pool consisting of 7 Year adjustable rate LIBOR mortgages

XL	10 Year adjustable rate LIBOR mortgages
BD	A pool consisting entirely of Buydown mortgages
FS	FHA Secure

POOL RECORD LAYOUT (11705) P02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alpha	3		1	3	P02	Record Type - <u>Always 002</u>
2	Payment Date	Date	8		4	11	YYYYMMDD	Initial Payment Date – The pool first payment date
3	Maturity Date	Date	8		12	19	YYYYMMDD	Pool Maturity Date -The date the pool matures, i.e., the pool last payment date
4	Unpaid Date	Date	8		20	27	YYYYMMDD	Unpaid Balance Date- the date of the next mortgage payment
5	Term	Numeric	2		28	29		The term of the pool expressed in years
6	Tax ID	Numeric	9		30	38		The IRS Tax ID Number assigned to each pool. Required for Ginnie Mae I and Ginnie Mae II Custom pools.
7	# of Loans	Numeric	5		39	43		The number of loans included in the pool
8	Sec. Rate Margin	Numeric	6	3	44	49	99.999	For Adjustable Rate Mortgage Pools only, the margin used to adjust the security rate.

9	Sec. Change Date	Date	8		50	57	YYYYMMDD	For Adjustable Mortgage Rate Pools – the date the security interest changes,
10	Filler	Space	1		58	58		Filler
11	CMT or LIBOR	Alpha	1		59	59	C or L	Index ARM: For Adjustable Rate Mortgage Pools only, the ARM index being used. It will be either C (CMT= Constant Maturity Treasury) or L (LIBOR= London Interbank Offered Rate).
12	Bond Finance	Alpha	1		60	60	B, F or C	Identifies the pool as a bond finance pool B= Builder Bond Pool, F = Final Pool, C=Consolidation Pool
13	Cert. Agreement	Numeric	1		61	61	1 or 2	Certification & Agreement: Refers to the status of security agreements. 1= Any and all security agreements affecting the mortgages in the referenced pool or loan packages are limited by a duly executed Release of security interest. 2= No mortgages in the referenced pool or loan package is now subject to any security agreement
14	Sent 11711	Numeric	1		62	62	1 or 2	Indicated whether the 11711A (Release of Security Interest) was forwarded to the document custodian. Required if field 13 is coded with a "1." Y= Yes, N= No
15	Filler	Space	18		63			Filler

POOL RECORD LAYOUT (11705) P03

This record type is system generated and would be available on export files. A P03 import record does not need to be created.

No.	Field	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alpha	3		1	3	P03	Always P03
2	FHA Count	Numeric	5		4	8		The number of FHA (Federal Housing Authority) loans in the pool
3	FHA Amount	Numeric	13	2	9	21	9999999999.99	The dollar amount of the FHA loans in the pool
4	VA Count	Numeric	5		22	26		The number of VA (Veterans Administration) loans in the pool
5	VA Amount	Numeric	13	2	27	39	9999999999.99	The dollar amount of the VA loans in the pool
6	RHS Count	Numeric	5		40	44		The number of RHS (Rural Housing Service) loans in the pool
7	RHS Amount	Numeric	13	2	45	57	9999999999.99	The dollar amount of the RHS loans in the pool
8	PIH Count	Numeric	5		58	62		The number of Public and Indian Housing (Native American) loans in the pool
9	PIH Amount	Numeric	13	2	63	75	9999999999.99	The dollar amount of the PIH loans in the pool
10	# of Subscribers	Numeric	4		76	79		The total number of subscribers (Fed

								participants) in the pool
11	Filler	Space	1		80	80		Filler

POOL RECORD LAYOUT (11705) P04

This record type is system generated and would be available on export files. A P04 import record does not need to be created.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alpha	3		1	3	P04	Always P04
2	Average	Numeric	7	4	4	10	99.9999	<u>Weighted Average Interest Rate</u> – For Ginnie Mae II Custom and Multiple Issuer pools only, the weighted average interest rate of all of the mortgages used to create the pool.
3	Hi. Int. Rate	Numeric	7	4	11	17	99.9999	<u>Hi Interest Rate</u> - The highest mortgage interest rate in the pool
4	Low Int. Rate	Numeric	7	4	18	24	99.9999	<u>Low Interest Rate</u> - The lowest mortgage interest rate in the pool
5	Hi UPB	Numeric	13	2	25	37	9999999999.99	<u>Hi Unpaid Principal Balance</u> – The dollar amount of the mortgage with the highest unpaid principal balance
6	Short Term UPB	Numeric	13	2	38	50	9999999999.99	The unpaid principal balances of those mortgages that have maturities that are

								less than 20 years. This UPB cannot exceed 10% of the total pool original principal amount.
7	Last Pay Date	Date	8		51	58	YYYYMMDD	The last payment date of the pool. For Ginnie Mae I this must always be the 15th of the month and for Ginnie Mae II it must always be the 20th of the month.
8	Total Positions	Numeric	15	2	59	73	999999999999.99	The total dollar amount of the positions to be delivered to the Fed (book-entry) for settlement. This amount must be equal to the total pool amount.
9	Filler	Space	7		74	80		<u>Filler</u>

POOL RECORD LAYOUT (11705) P05

Fields Short Term Maturities, P&I and UPB are system generated and would be available on export files. The above mentioned fields do not need to be created.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	P05	Always P05
2	Short Term Maturities	Numeric	15	2	4	18	999999999999.99	The unpaid principal balance of mortgages with maturities that are less than 30 months from the latest mortgage maturity. This UPB cannot be more than 20% of the pool balance

3	P&I	Numeric	13	2	19	31	9999999999.99	The monthly pool principal and interest (fixed installment control – FIC)
4	UPB	Numeric	13	2	32	44	9999999999.99	The unpaid principal balance of the pool (original aggregate amount – OAA)
5	New Issuer	Alphanumeric	4		45	48		Transfer Issuer ID - For pools with immediate transfers, the issuer number of the receiving issuer
6	Subservicer	Alphanumeric	4		49	52		The Issuer number of the subservicer, when applicable
7	Filler	Space	28		53	80		Filler

POOL RECORD LAYOUT (11705) P06

No.	Field Name	Type	Length	Dec. Places	Start	End		Notes
1	Record Type	Alphanumeric	3		1	3	P06	Always P06
2	Filler	Space	40		4	43		Filler
3	P&I Account #	Alphanumeric	20		44	63		The master principal and interest custodial account where the P&I funds are held. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the account number entered.
4	P&I Bank ID #	Alphanumeric	9		64	72		The ABA/Federal Routing Number of the financial institution that maintains the

								issuer's principal and interest custodial account. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the number entered.
5	Filler	Space	8		73	80		Filler

MORTGAGE RECORD LAYOUT (11706) M01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M01	Always M01
2	Filler	Space	1		4	4		Filler
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999	The Ginnie Mae Pool identifier
4	Issue Type	Alpha	1		11	11	X, C or M	Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)".
5	Pool Type	Alpha	2		12	13		See Pool Type List
6	Mort. Number	Alphanumeric	15		14	28		The issuer's loan number
7	Case Number	Alphanumeric	15		29	43		The FHA or other agency case number assigned to the mortgage
8	Mort. Type	Alpha	1		44	44	F, V, M, N	The type of mortgage, i.e., F = FHA (Federal Housing Administration) , V = VA

								(Veterans Administration) , M = RHS/RD (Rural Housing Service/Rural Development), N = NA (Native American)
9	Filler	Space	1		45	45		Filler
10	Interest Rate	Numeric	6	3	46	51	99.999	The interest rate the mortgage holder will pay on this mortgage.
11	P&I	Numeric	8	2	52	59	99999.99	The monthly principal and interest due on this mortgage
12	OPB	Numeric	10	2	60	69	9999999.99	The original principal amount of the mortgage
13	UPB	Numeric	10	2	70	79	9999999.99	The unpaid principal balance of the mortgage
14	Filler	Space	1		80	80		Filler

MORTGAGE RECORD LAYOUT (11706) M02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M02	Always M02
2	First Pay Date	Date	8		4	11	YYYYMMDD	The date of the first mortgage payment
3	Last Pay Date	Date	8		12	19	YYYYMMDD	The scheduled date of the last mortgage payment

4	Unscheduled Principal Curtailment	Numeric	9	2	20	28	999999.99	Any unscheduled principal payments that have been made on the mortgage.
5	% of increase	Numeric	6	3	29	34	99.999	% of increase – For Growing Equity Mortgage Pools the percent of annual increase
6	Mort. Margin	Numeric	6	3	35	40	99.999	Mortgage Margin – For ARMS pools only, the margin to be added to the index to calculate the new mortgage interest rate
7	MH Type	Alphanumeric	2		41	42		For MH pools only Type of Mortgage / MH Type
8	Filler	Numeric	1		43	43		Filler
9	MOM	Alphanumeric	1		44	44	Y or N	MERS as original mortgagee Y if Yes, N if No
10	MIN	Alphanumeric	18		45	62		See MIN – MERS table below
11	Filler	Space	18		63	80		Filler

MIN – MERS Identification Number – The number assigned to this mortgage by MERS

F	C	FHA insured (MIP paid by Issuer) Spread minimum 3.25 Spread maximum 4.75
F	IC	FHA insured combination loan (MIP paid by Issuer) Spread minimum 2.75 Spread maximum 4.25
F	B	FHA insured (MIP paid by borrower) Spread minimum 2.75 Spread maximum 4.25

F	BC	FHA insured combination loan (MIP paid by borrower) Spread minimum 2.25 Spread maximum 3.75
V		VA guaranteed Spread minimum 2.75 Spread maximum 4.25
V	C	VA guaranteed combination loan Spread minimum 2.25 Spread maximum 3.75
F	ML	Modified Loans (FHA) Spread minimum 3.00 Spread maximum 3.25
V	ML	Modified Loans (VA) Spread minimum 3.00 Spread maximum 3.25

MORTGAGE RECORD LAYOUT (11706) M03

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M03	always M03
2	Mort. Address	Alpha	40		4	43		The street address of the mortgage property
3	Mort. City	Alpha	21		44	64		The city where the mortgage property is located
4	Mort. State	Alpha	2		65	66		The state where the mortgage property is located
5	Mort. Zip	Alphanumeric	9		67	75		The zip code of the mortgage property

6	Filler	Space	5		76	80		Filler

MORTGAGE RECORD LAYOUT (11706) M04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M04	Always M04
2	Borrower First Name	Alpha	25		4	28		The first name of the mortgagee (mortgage holder)
3	Borrower Last Name	Alpha	25		29	53		The last name of the mortgagee (mortgage holder)
4	Borrower SSN	Alphanumeric	9		54	62		Borrower Social Security Number - The social security number of the mortgagee (mortgage holder)
5	LTV	Numeric	6	2	63	68	999.99	Loan-To-Value - The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium to either; (i) in the case of a purchase money loan, the lower of the property's sale price or

								appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered.
6	Loan Application Date	Date	8		69	76	YYYYMMDD	Loan Application Date - "MH" Pools only
7	First Time Homebuyer Indicator	Alphanumeric	1		77	77	Y or N	Indicates that the borrower qualifies as a first-time homebuyer, as determined by the insuring agency
8	Filler	Space	3		78	80		Filler

MORTGAGE RECORD LAYOUT (11706) M05

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M05	Always M05, M06, M07 or M08
2	Co-Borrower First Name	Alpha	25		4	28		The first name of the co-borrower of the mortgage
3	Co-Borrower Last Name	Alpha	25		29	53		The last name of the co-borrower of the mortgage
4	Co-Borrower	Alphanumeric	9		54	62		Co-Borrower Social Security

	SSN							Number - The social security number of the co-borrower
5	Filler	Space	18		63	80		Filler

MORTGAGE RECORD LAYOUT (11706) M06

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M06	Always M05, M06, M07 or M08
2	Co-Borrower First Name	Alpha	25		4	28		The first name of the co-borrower of the mortgage
3	Co-Borrower Last Name	Alpha	25		29	53		The last name of the co-borrower of the mortgage
4	Co-Borrower SSN	Alphanumeric	9		54	62		Co-Borrower Social Security Number - The social security number of the co-borrower
5	Filler	Space	18		63	80		Filler

MORTGAGE RECORD LAYOUT (11706) M07

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M07	Always M05, M06, M07 or M08
2	Co-Borrower First Name	Alpha	25		4	28		The first name of the co-borrower of the mortgage

3	Co-Borrower Last Name	Alpha	25		29	53		The last name of the co-borrower of the mortgage
4	Co-Borrower SSN	Alphanumeric	9		54	62		Co-Borrower Social Security Number - The social security number of the co-borrower
5	Filler	Space	18		63	80		Filler

MORTGAGE RECORD LAYOUT (11706) M08

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M08	Always M05, M06, M07 or M08
2	Co-Borrower First Name	Alpha	25		4	28		The first name of the co-borrower of the mortgage
3	Co-Borrower Last Name	Alpha	25		29	53		The last name of the co-borrower of the mortgage
4	Co-Borrower SSN	Alphanumeric	9		54	62		Co-Borrower Social Security Number - The social security number of the co-borrower
5	Filler	Space	18		63	80		Filler

GinnieNET will accommodate one borrower and up to four co-borrowers. Co-borrower records (M05 – M08) only need to be created for the number of co-borrowers on the mortgage.

MORTGAGE RECORD LAYOUT (11706) M10

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
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1	Record Type	Alphanumeric	3		1	3	M10	Always M10
2	Loan Key	Numeric	9		4	12	999999999	The unique loan identifier assigned to the loan by Ginnie Mae. This field should be blank unless the mortgage being included in the pool was previously assigned a unique loan key by Ginnie Mae.
3	Loan Type Code	Numeric	1		13	13	1 thru 7	A code that identifies the specific type of loan 1= FHA Single Family 2= VA Guaranteed Insured 3= Single Family RHS 4= VA Vendee 5= FHA Multi-Family 6= FHA-Title I 7= RD Multi-Family
4	Filler	Space	3		14	16		Filler
5	Loan Purpose	Alphanumeric	1		17	17	1, 2, 3 or 4	The purpose of the loan. Options: 1.Purchase 2.Refinance 3. Loan Mod - HAMP 4. Loan Mod - non-HAMP
6	Living Units	Alphanumeric	1		18	18	1, 2, 3 or 4	Standard number of family units. Acceptable values are 1, 2, 3 or 4
7	Filler	Space	1		19	19		Filler
8	Down payment Assistance Flag	Alphanumeric	1		20	20	1 or 2	1 = Borrower received gift funds for down payment 2 = No gift assistance
9	CREDIT Score	Numeric	3		21	23		The credit score of the borrower
10	Loan Buydown Code	Alphanumeric	1		24	24	1 or 2	1 = Buydown loan 2 = Not a buydown loan
11	Upfront MIP Amount	Numeric	8	2	25	32	99999.99	The amount of upfront mortgage insurance premium charged on FHA loans
12	Annual MIP Amount	Numeric	8	2	33	40	99999.99	The amount of annual mortgage insurance premium charged on

								FHA loans
13	Filler	Space	3		41	43		Filler
14	Interest Rate Change Date	Alphanumeric	8		44	51	YYYYMMDD	For ARMs mortgages, the date the interest rate changes
15	Index Type	Alpha	5		52	56	LIBOR or CMT	For ARMS mortgages, the type of index used to calculate the interest rate changes, CMT or LIBOR
16	Acceptable Range ("Months")	Alphanumeric	7		57	63		Adjustable Rate Mortgage pool type specific, the range of acceptable months for the mortgage loans in a loan package which is determined on the Security Interest Adjustment Date and the Loan's First Payment Date.
17	Type of ARM Note	Alphanumeric	14		64	77		-Is system generated and can be blank on import file
18	Initial (+/-) Interest Rate Cap	Alphanumeric	1		78	78		The interest rate cap for the initial interest rate change
19	Subsequent (+/-) Interest Rate Cap	Alphanumeric	1		79	79		The interest rate cap for subsequent interest rate changes
20	Lifetime (+/-) Interest Rate Cap	Alphanumeric	1		80	80		The lifetime interest rate cap for interest rate changes

MORTGAGE RECORD LAYOUT (11706) M11

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	M11	Always M11
2	Combined LTV Ratio Percent	Numeric	6	2	4	9	999.99	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all

								subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinancing loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered.
3	Total Debt Expense Ratio Percent	Numeric	6	2	10	15	999.99	The ratio of all debts of the borrower to the borrower's qualifying income as defined by the mortgage insurer or guarantor (AKA Back End Ratio).
4	Refinance Type	Numeric	1		16	16	1, 2 or 3	Identify the refinance type: 1- Not Streamlined, Not Cash Out 2- Cash Out 3- Streamlined
5	Last Paid Installment Due Date	Date	8		17	24	YYYYMMDD	The due date of last paid installment in full, not any partial payment of an installment, that has been collected on the mortgage.
6	Pre-Modification First Installment Due Date	Date	8		25	32	YYYYMMDD	The original first scheduled installment due prior to the modification (First Payment Due Date prior to the modification).
7	Pre-Modification Original Principal Balance (OPB) Amount	Numeric	11	2	33	43	99999999.99	The original principal balance of the modified loan prior to the modification taking place. The unmodified original principal balance (OPB) of the loan per the original note.
8	Pre-Modification Interest Rate Percent	Numeric	6	3	44	49	99.999	The original interest rate of the modified loan prior to the modification taking place. The interest rate per the unmodified original note. For ARM loans, the

								unmodified original interest rate per the original note without any interest rate adjustments.
9	PreModification Loan Maturity Date	Date	8		50	57	YYYYMMDD	The original loan maturity date of the modified loan prior to the modification taking place. The maturity date of the loan per the unmodified original note
10	Third Party Origination Type	Alphanumeric	1		58	58	1, 2 or 3	Third Party Origination Type 1. Broker 2. Correspondent 3. Retail
11	Upfront MIP Rate	Numeric	6	3	59	64	99.999	The upfront mortgage insurance premium (UFMIP) percentage rate that institutions charge to insure FHA loans.
12	Annual MIP Rate	Numeric	6	3	65	70	99.999	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans.
13	Loan Origination Date	Date	8		71	78	YYYYMMDD	The date loan was originated; also known as "NOTE DATE"
14	Filler	Space	2		79	80		Filler

SUBSCRIBER RECORD LAYOUT S01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	S01	Always S01

2	Filler	Space	1		4	4		Filler
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999	The Ginnie Mae Pool identifier
4	Issue Type	Alpha	1		11	11	X, C or M	Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)".
5	Pool Type	Alpha	2		12	13		See Pool Type list
6	Position	Numeric	13	2	14	26	9999999999.99	The dollar amount of the pool to be delivered to the Fed customer
7	FRB Description	Alpha	48		27	74		Any other descriptive delivery information to be sent to the Fed
8	Filler	Space	6		75	80		Filler

SUBSCRIBER RECORD LAYOUT S02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	S02	Always S02
2	ABA#	Alphanumeric	9		4	12	999999999	The ABA/Federal Routing Number of the financial institution that will be

								clearing the pool (used for pool settlement)
3	Deliver to	Alphanumeric	20		13	32		Instructions detailing who the pool is to be delivered to.
4	FRB Description	Alpha	42		33	74		any other descriptive delivery information to be sent to the Fed
5	Filler	Space	6		75	80		Filler

SERIAL NOTE RECORD LAYOUT N01

Required only for serial note pools

No.	Field Name	Type	Length	Dec.	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	N01	Always N01
2	Filler	Space	1		4	4		Filler
3	Face Amount	Numeric	11	2	5	15	99999999.99	The principal balance of each unit (always \$25,000)
4	Filler	Space	1		16	16		Filler
5	Final Amount	Numeric	11	2	17	27	99999999.99	The principal balance of the last unit (must be equal to or greater than \$25,000)
6	Start Number	Numeric	4		28	31		The starting unit number – should always be 0001

7	Final Number	Numeric	4		32	35		The last unit number – must be at least unit 0100
8	Unit Number 1	Numeric	4		36	39	0001	Always 0001 since this is the first unit in the pool
9	Maturity Date	Date	8		40	47	YYYYMMDD	Unit number 1 maturity date
10	Filler	Space	1		48	48		Filler
11	Unit Number 2	Numeric	4		49	52	0002	Always 0002 since this is the second unit in the pool
12	Maturity Date	Date	8		53	60	YYYYMMDD	Unit number 2 maturity date
13	Filler	Space	1		61	61		Filler
14	Unit Number 3	Numeric	4		62	65	0003	Always 0003 since this is the second unit in the pool
15	Maturity Date	Date	8		66	73	YYYYMMDD	Unit number 3 maturity date
16	Filler	Space	7		74	80		Filler

SERIAL NOTE RECORD LAYOUT N02

Required only for serial note pools

No.	Field Name	Type	Length	Dec.	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	N02	Always N02
2	Unit Number 4	Numeric	4		4	7	0004	Always 0004 since this is the fourth unit in the pool

3	Maturity Date	Date	8		8	15	YYYYMMDD	Unit number 4 maturity date	
4	Filler	Space	1			16		Filler	
5	Unit Number 5	Numeric	4			17	20	0005	Always 0005 since this is the fifth unit in the pool
6	Maturity Date	Date	8			21	28	YYYYMMDD	Unit number 5 maturity date
7	Filler	Space	1			29	29		Filler
8	Unit Number 6	Numeric	4			30	33	0006	Always 0006 since this is the sixth unit in the pool
9	Maturity Date	Date	8			34	41	YYYYMMDD	Unit number 6 maturity date
10	Filler	Space	1			42	42		Filler
11	Unit Number 7	Numeric	4			43	46	0007	Always 0007 since this is the seventh unit in the pool
12	Maturity Date	Date	8			47	54	YYYYMMDD	Unit number 7 maturity date
13	Filler	Space	1			55	55		Filler
14	Unit Number 8	Numeric	4			56	59	0008	Always 0008 since this is the eighth unit in the pool
15	Maturity Date	Date	8			60	67	YYYYMMDD	Unit number 8 maturity date
16	Filler	Space	1			68	68		Filler
17	Unit Number 9	Numeric	4			69	72	0009	Always 0009 since this is the ninth unit in the pool
18	Maturity Date	Date	8			73	80	YYYYMMDD	Unit number 9 maturity date

SERIAL NOTE RECORD LAYOUT N03 – N18
Required only for serial note pools

NOTE: Increment the record type by one for each additional 6 units until all 100+ units have been entered

Unit Numbers 10- 15	N03
Unit Numbers 16- 21	N04
Unit Numbers 22- 27	N05
Unit Numbers 28- 33	N06
Unit Numbers 34- 39	N07
Unit Numbers 40- 45	N08
Unit Numbers 46- 51	N09
Unit Numbers 52- 57	N10
Unit Numbers 58- 63	N11
Unit Numbers 64- 69	N12
Unit Numbers 70- 75	N13
Unit Numbers 76- 81	N14
Unit Numbers 82- 87	N15
Unit Numbers 88- 93	N16
Unit Numbers 94- 99	N17
Unit Numbers 100-105	N18
Increment as necessary	
Filler for the last serial note unit should expand to maintain the 80 byte record length	

Record Types N03 – N18 should follow record type N02 format

CONSOLIDATION RECORD LAYOUT F01

Required only for bond consolidated pools

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	F01	Always F01
2	Filler	Space	1		4	4		Filler
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999	The Ginnie Mae Pool identifier for the new consolidated pool
4	Issue Type	Alpha	1		11	11	X or C	Designates whether a pool is a Ginnie Mae I or Ginnie Mae II Custom (single issuer) pool. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom). Ginnie Mae II multiple issuer pools cannot go into a bond consolidated pools.
5	Pool Type	Alpha	2		12	13		See Pool Type list
6	Total RPB	Numeric	13	2	14	26	9999999999.99	The original aggregate amount of the new consolidated pool. This is the sum of the RPBs of the underlying MBS pools.
7	Filler	Space	1		27	27		Filler
8	Pool Number 1	Alphanumeric	6		28	33	999999 or XX9999	The pool number of the first MBS pool being consolidated
9	RPB	Numeric	13	2	34	46	9999999999.99	The RPB of the pool in field 8
10	Filler	Space	1		47	47		Filler
11	Pool Number 2	Alphanumeric	6		48	53	999999 or XX9999	The pool number of the next MBS pool being consolidated

12	RPB	Numeric	13	2	54	66	9999999999.99	The RPB of the pool in field 11
13	Filler	Space	14		67	80		Filler

CONSOLIDATION RECORD LAYOUT F02

Required only for bond consolidated pools

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	F02	Always F02, R03, F04, etc.
2	Filler	Space	1		4	4		Filler
3	Pool Number 3	Alphanumeric	6		5	33	999999 or XX9999	The pool number of the next MBS pool being consolidated
4	RPB	Numeric	13	2	11	46	9999999999.99	The RPB of the pool in field 3 above
5	Filler	Space	1		24	24		Filler
6	Pool Number 4	Alphanumeric	6		25	30	999999 or XX9999	The pool number of the next MBS pool being consolidated
7	RPB	Numeric	13	2	31	43	9999999999.99	The RPB of the pool in field 6 above
8	Filler	Space	1		44	44		Filler
9	Pool Number 5	Alphanumeric	6		45	50	999999 or XX9999	The pool number of the next MBS pool being consolidated

10	RPB	Numeric	13	2	51	63	9999999999.99	The RPB of the pool in field 9 above
11	Filler	Space	17		64	80		Filler

NOTE: Increment the record type by one for each additional 3 pools you want consolidate and follow the same format.

MASTER AGREEMENT RECORD LAYOUT A01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	A01	Always A01
2	Filler	Space	1		4	4		Filler
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999	The Ginnie Mae Pool identifier
4	Issue Type	Alpha	1		11	11	X, C or M	Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)".
5	Pool Type	Alpha	2		12	13		See Pool Type List
6	T&I Account #	Alphanumeric	20		14	33		The bank account number of the master T&I account where the T&I funds are held. There must be a Master Agreement Form on file with the Pool Processing Agent (PPA) for the account number entered.

7	T&I Bank ID #	Alphanumeric	9		34	42	999999999	The ABA/Federal Routing Number of the financial institution that maintains the issuer's T&I custodial account. There must be a Master Agreement on file with the Pool Processing Agent (PPA) for the number entered.
8	Filler	Space	38		43	80		<u>Filler</u>

BOND FINANCE RECORD LAYOUT B01

Required only for builder bond pools

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	B01	Always B01
2	Filler	Space	1		4	4		<u>Filler</u>
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999	The Ginnie Mae Pool identifier
4	Issue Type	Alpha	1		11	11		Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)".
5	Pool Type	Alpha	2		12	13		See Pool Type list
6	Bond Finance	Alphanumeric	67		14	80		Enter the state or local housing program

BOND FINANCE RECORD LAYOUT B02

Required only for builder bond pools See Note

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Notes
1	Record Type	Alphanumeric	3		1	3	B02	Always B02, B03, B04, etc. up to B26.
2	Bond Finance	Alphanumeric	77		4	80		Builder Bond – continuous free form text

NOTE: Increment the record type by one for each additional 77 characters of text you want to import up to a maximum of 1,992 characters.

*Changes since the prior version: **CHANGES AS OF January 2015?***

1. POOL RECORD LAYOUT (11706) P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
15	Lookback Period	Numeric	2		74	75	30 or 45
16	Filler	Space	5		76	80	

2. MORTGAGE RECORD LAYOUT (11706) M11

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
13	Loan Origination Date	Date	8		71	78	YYYYMMDD
14	Filler	Space	2		79	80	